

Campen, Kelly

From: plus2@uspto.gov
Sent: Thursday, June 14, 2007 4:26 PM
To: Campen, Kelly
Subject: PLUS Results for serial number: 10041765



10041765_QU 10041765_CLS 10041765_WD 10041765_EAS 10041765_CLS 10041765_LIS 10041765_res 10041765_WE
AL.txt .txt S.txt T.txt TITLES.txt T.txt ults.east ST.txt

Thanks for

**using the PLUS system. Your results are attached. You can also view and download them at
<http://mars:9000/plus/user/downloadresults.jsf?rqstId=52780&serialNumber=10041765>**

**This search was prepared by the staff of the Scientific and Technical Information Center, SIRA. If you have
questions or comments about this search, please reply via email to PLUS@uspto.gov**

10041765_CLS.txt

Most frequently occurring classifications of patents returned
from a search of 10041765 on Jun 14 , 2007

Original Classifications

11	705/38
9	705/35
7	705/42
6	235/380
3	705/39
3	705/40
2	235/379

Cross-Reference Classifications

4	705/35
4	705/1
3	705/39
3	705/44
3	705/38
3	705/16
3	235/379
2	705/42
2	705/40
2	705/43
2	705/17

Combined Classifications

14	705/38
13	705/35
9	705/42
7	235/380
6	705/39
5	705/1
5	705/40
5	235/379
3	705/44
3	705/16
2	235/375
2	705/43
2	705/17
2	705/10

10041765_QUAL.txt

6119103	83
20030233325	78
20030130919	78
20050125338	78
20050125350	78
20060136329	78
20030055783	77
5679938	77
20030216988	73
20070005498	73
20020194119	73
5679940	72
20020120559	71
6658393	70
20020194096	67
20040199456	67
20050149455	66
20050273430	66
6948656	66
20050080716	66
20050080717	66
20050080738	66
20050091132	66
20050125339	66
20050125351	66
20050125360	66
20050133588	66
20050149438	66
20050137975	65
20030236728	65
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20070067195	64
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20040181446	60
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20050125324	60
20060089894	60
20060293946	60
20020040344	60

10041765_WDS.txt

about 8
accesses 1
accessing 2
accurate 1
accurately 1
additional 3
algorithms 2
amended 7
amendments 1
amount 4
apparatus 45
appl 9
approximately 3
assessment 1
assigned 3
associated 11
authorization 3
authorize 5
authorized 8
authorizes 4
authorizing 3
average 2
based 31
between 1
calculate 4
calculates 7
check 34
checks 2
checkwriter 6
checkwriters 2
claims 1
code 8
codes 1
combination 2
comparing 4
comprising 6
computer 2
configured 9
considered 1
currently 7
cutoff 16
data 18
databases 3
decision 1
decline 3
declined 9
declines 3
depends 3
determine 16
determined 4
determines 5
determining 22
different 6
due 2
either 3
electronic 5
electronically 3
engine 10
evaluate 4
evaluated 1
evaluates 2
evaluating 4
external 3

filed 9
filter 1
financial 30
first 83
given 1
greater 1
high 1
higher 9
history 3
ideal 2
include 3
includes 6
indicates 1
indicative 3
information 10
initial 12
invoke 2
invoked 2
invoking 6
january 9
least 8
lower 3
manner 3
matrix 2
merchant 15
method 43
model 37
models 6
module 13
modules 3
more 9
necessary 2
negative 7
network 2
networks 1
neural 3
normalized 5
obtain 6
obtained 1
obtaining 3
one 8
original 75
otherwise 1
out 1
paid 1
part 8
perform 1
permits 1
plurality 10
portion 1
pose 1
poses 1
positive 7
post 6
pre 1
predetermined 15
process 14
processed 2
processing 5
processor 2
programmed 5
progressively 2
providing 2

10041765_WDS.txt

ranges 2
rate 5
receive 1
received 1
receiving 9
represents 2
request 18
requests 2
returned 1
risk 106
risks 4
rule 2
rules 11
scale 5
score 121
scoring 60
second 75
selected 2
selecting 3
selectively 4
selects 2
software 5
specifically 1
submits 1
therebetween 1
transaction 78
transactions 7
transmitted 1
transmitting 1
utilize 3
utilizes 3
utilizing 3
value 7
values 1
whether 15
writer 4
writing 3

10041765_EAST.txt

(6119103
20030233325
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).pn.

10041765_CLSTITLES.txt

Titles of most frequently occurring classifications of patents returned
from a search of 10041765 on Jun 14 , 2007

14 705/38 (11 OR, 3 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/38 ...Credit (risk) processing or loan processing (e.g.,
mortgage)

13 705/35 (9 OR, 4 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)

9 705/42 (7 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/42Remote banking (e.g., home banking)

7 235/380 (6 OR, 1 XR)
Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS
235/380 ..Credit or identification card systems

6 705/39 (3 OR, 3 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction

5 705/1 (1 OR, 4 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT

5 705/40 (3 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/40Bill distribution or payment

5 235/379 (2 OR, 3 XR)
Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS
235/379 ..Banking systems

3 705/44 (0 OR, 3 XR)

10041765_CLSTITLES.txt

Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/44Requiring authorization or authentication

3 705/16 (0 OR, 3 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/16 ..Including point of sale terminal or electronic cash
register

2 235/375 (1 OR, 1 XR)
Class 235 REGISTERS
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS

2 705/43 (0 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/42Remote banking (e.g., home banking)
705/43Including Automatic Teller Machine (i.e., ATM)

2 705/17 (0 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/16 ..Including point of sale terminal or electronic cash
register
705/17 ...Having interface for record bearing medium or carrier for
electronic funds transfer or payment credit

2 705/10 (1 OR, 1 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/7 ..Operations research
705/10 ...Market analysis, demand forecasting or surveying

PLUS Search Results for S/N 10041765 Searched Jun 14, 2007.
The Patent Linguistic Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to present. PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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